Student Travel Accident
December 31, 2014 – December 31, 2015

Insurer: QBE Insurance Company
Policy No.: NHH000314
A.M. Best Rating: A
Named Cover Entity: Trustees of California State University, et al.
Covered Parties: Enrolled students, including students enrolled only in extended education programs, of the California State University
Medical Expensese Benefit: Full Excess

Limit: $35,000 Accident Medical Expenses - Total Maximum Benefit Amount
       $10,000 Accidental Death
       $10,000 Accidental Dismemberment
       $500,000 Aggregate Limit of Liability

Medical Expense Deductible: $0 Each covered accident & included covered expense paid under another Health Care Plan
          180 days First Covered Expenses must be incurred with Benefit Period

Hazards Insured Against: Injuries to the Insured while:
(1) away from Campus, or
(2) traveling to or from or participating in a school sponsored activity.

Covered Activities: Travel or participation in activities away from campus which:
(1) is a part of a course requirement, or
(2) is sponsored by a university auxiliary organization or other recognized student organization or club, or
(3) includes travel to or from intercollegiate athletic events away from campus but does not include participation in such events or practices.
(4) Overnight Supervised and Sponsored Activities with duration of more than 14 days and related travel are not covered.

Coverage Territory: United States

While we believe this Summary of Insurance fairly represents the terms, conditions and exclusions found in your insurance policies, in the event of any differences between the policies themselves and this summary, the policy provision will direct any resolution. This summary is not intended to replace or supersede any of your insurance contracts.
Exclusion(s):

- intentionally self-inflicted injury, suicide or any attempt thereat while sane or insane;
- commission or attempt to commit a felony or an assault;
- commission of or active participation in a riot or insurrection;
- bungee jumping; parachuting; skydiving; parasailing; hang-gliding;
- declared or undeclared war or act of war;
- flight in, boarding or alighting from an Aircraft or any craft designed to fly above the Earth’s surface, except as a fare-paying passenger on a regularly scheduled commercial or charter airline;
- travel in or on any off-road motorized vehicle not requiring licensing as a motor vehicle;
- participation in any motorized race or contest of speed;
- sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food;
- travel or activity outside the United States
- voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a Physician and taken in accordance with the prescribed dosage;
- injuries compensable under Workers’ Compensation law or any similar law;

Claims Reporting:

Report claims within 30 days after the covered loss occurs or begins or as soon as reasonably possible.

Claim Administrator:

Health Special Risk, Inc. (HSR)
4100 Medical Parkway
Carrollton, Texas 75007-1517
Phone: (972) 512-5600  Fax: (972) 512-5820
Email: CSRMA@hsri.com
RENEWAL AMENDMENT

This Amendment is attached to and made part of the Policy specified above. It is subject to all of the Policy provisions that do not conflict with its provisions.

Policyholder: Trustees of California State University
Policy No.: NHH0000314
Effective Date: December 31, 2014

Policyholder and We hereby agree that the Policy and any Certificates delivered under the Blanket Accident Policy are amended as follows:

1. Effective Date: December 31, 2014

   An Additional Policy Term is added to Page 1. This Additional Policy Term is
   December 31, 2014 to December 31, 2015

   Premium Guaranteed for the Additional Policy Term is

   This Premium Guarantee is subject to the Cancellation and Premium Rate Change sections of the Administrative Provisions of this Policy.

2. Total Lifetime Maximum for all Accident Medical Expense Benefits under Medical Expense Benefits, page 5, has been amended to: $35,000

QBE Insurance Corporation

David B. Duclos, President
RENEWAL AMENDMENT

This Amendment is attached to and made part of the Policy specified above. It is subject to all of the Policy provisions that do not conflict with its provisions.

Policyholder: Trustees of California State University  
Policy No.: NHH000314  
Effective Date: December 31, 2013

Policyholder and We hereby agree that the Policy and any Certificates delivered under the Blanket Accident Policy are amended as follows:

1. An Additional Policy Term is added to Page 1. This Additional Policy Term is December 31, 2013 to December 31, 2014

This Premium Guarantee is subject to the Cancellation and Premium Rate Change sections of the Administrative Provisions of this Policy.

2. Medical Expense Benefits have been deleted in its entirety and replaced with:

   Medical Expense Benefits
   Total Lifetime Maximum for all
   Accident Medical Expense Benefits $25,000
   First Covered Expenses must be incurred within
   Benefit Period
   Deductible applies to
   180 days after a Covered Accident
   1 year from the date of the Covered Accident
   $0 each Covered Accident
   and includes Covered Expenses paid under another Health Care Plan

QBE Insurance Corporation

John Rumpler, President

BAM-03-4500.00  
BAM-03-4500.38 Oregon  
BAM-03-4500.47 Virginia  
Amendment No. 3
RENEWAL AMENDMENT

This Amendment is attached to and made part of the Policy specified above. It is subject to all of the Policy provisions that do not conflict with its provisions.

Policyholder: Trustees of California State University
Policy No.: NHH000314

Policyholder and We hereby agree that the Policy and any Certificates delivered under the Blanket Accident Policy are amended as follows:

1. Effective Date: December 31, 2010
   The CLAIM PROVISIONS section of the policy is deleted in its entirety and replaced with the attached CLAIM PROVISIONS section, with Form Number BAM-03-1600.05.

2. Effective Date: December 31, 2012
   An Additional Policy Term is added to Page 1. This Additional Policy Term is
   December 31, 2012 to December 31, 2013
   Premium Guaranteed for the Additional Policy Term is
   This Premium Guarantee is subject to the Cancellation and Premium Rate Change sections of the Administrative Provisions of this Policy.

3. Medical Expense Benefits have been deleted in its entirety and replaced with:

   **Medical Expense Benefits**
   Total Lifetime Maximum for all
   Accident Medical Expense Benefits $15,000
   First Covered Expenses must be Incurred within
   Benefit Period 180 days after a Covered Accident
   Deductible 1 year from the date of the Covered Accident
   $0
   each Covered Accident applies to and includes Covered Expenses paid under another Health Care Plan

   QBE Insurance Corporation
   
   [Signature]
   
   Robert D. Byler, President

BAM-03-4500.00
BAM-03-4500.38 Oregon
BAM-03-4500.47 Virginia

Amendment No. 2